




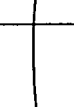
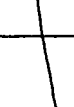
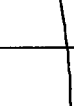


INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Not for submission under 37 CFR 1.99)	Application Number		10708822
	Filing Date		2004-03-26
	First Named Inventor	Blayn Beenau	
	Art Unit	2876	
	Examiner Name	Daniel Walsh	
	Attorney Docket Number	60655.8300	

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	1	4558211		1985-12-10	Berstein	
	2	4868849		1989-09-19	Tamaoki	
	3	5694596		1997-12-02	Campbell	
	4	5705852		1998-01-06	Orihara, et al.	
	5	5715399		1998-02-03	Bezos	
	6	5770843		1998-06-23	Rose, et al.	
	7	5852812		1998-12-22	Reeder	
	8	5883810		1999-03-16	Franklin, et al.	

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DW	9	5914472		1999-06-22	Foladare, et al.	
	10	5930767		1999-07-27	Reber, et al.	
	11	5950174		1999-09-07	Brendzel	
	12	5953710		1999-09-14	Fleming	
	13	5956693		1999-09-21	Geerlings	
	14	5956699		1999-09-21	Wong, et al.	
	15	5960416		1999-09-28	Block	
	16	5970470		1999-10-19	Walker	
	17	5979757		1999-11-09	Tracy, et al.	
	18	5983200		1999-11-09	Slotznick	
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DW	20	6021943		2000-02-08	Chastain	
I	21	6029175		2000-02-22	Chow	
	22	6044360		2000-03-28	Picciallo	
	23	6065675		2000-05-23	Teicher	
	24	6073112		2000-06-06	Geerlings	
	25	6078908		2000-06-20	Schmitz	
	26	6088683		2000-07-11	Jalili	
	27	6173269		2001-01-09	Solokl, et al.	
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	29	6267292		2001-07-31	Walker, et al.	
	30	6329920		2001-12-11	Morrison, et al.	

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80	31	6575361		2003-06-10	Graves, et al.	
	32	6747546		2007-08-22	Hikita, et al.	
	33	6749123		2004-06-15	Lasch, et al.	
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	37	7119659		2006-10-10	Bonalle, et al.	
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	39	4725719		1988-02-16	Oncken, et al.	
	40	5175416		1992-12-29	Mansvelt, et al.	
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gw	42	5461217		1995-10-24	Claus	
	43	5521966		1996-05-28	Friedes, et al.	
	44	5539825		1996-07-23	Akiyama	
	45	5559887		1996-09-24	Davis, et al.	
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	47	5590197		1996-12-31	Chen, et al.	
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	50	5613001		1997-03-18	Bakhoun	

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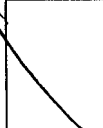
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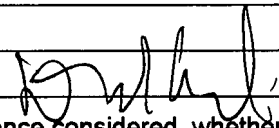
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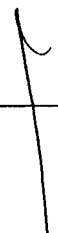


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

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	2	20040031856		2004-02-19	Atsmon, et al.		
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	4	20050040221		2005-02-24	Schwarz, Jr.		
	5	20050123137		2005-06-09	McCallum		








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	6	20050216424		2005-09-09	Gandre, et al.	
	7	20060229988		2006-10-12	Oshima, et al.	

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	4	0949595	EP		1999-10-13	Citicorp Development Center		<input type="checkbox"/>
	5	WO 03/007623	WO		2003-01-23	American Express Travel Related Services Co., Inc.		<input type="checkbox"/>
	6	1345146	EP		2003-09-17	NCR International Inc.	Same as JP 2003-288646	<input type="checkbox"/>
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	10	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>
	11	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
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DW	1	Financial Technology International Bulletin, V14, n1, p4, September 1996	<input type="checkbox"/>
J	2	Green, Thomas C., "American Express Offers temporary CC numbers for the web," 09/09/00, The Register, www.theregister.c.uk/c	<input type="checkbox"/>

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DW	3	CNN.com, U.S. News, "American Express to offer disposable credit card numbers," 09/08/00, Associated Press, www.cnn.c	<input type="checkbox"/>
I	4	American Express, "Private Payments(SM); A New Level of Security from American Express," American Express Website, Cards	<input type="checkbox"/>
	5	Martin, Zack, "One-Time Numbers Stop Web Hackers From Pilfering Data," 01/01, Card Marketing, Thomson Financial, www.c rdf rum.c	<input type="checkbox"/>
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	7	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	8	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
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X	13	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>


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DW	14	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
	15	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
	16	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
	17	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
	18	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
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	22	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>
	23	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
↓	24	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>

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	25	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>
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	3	5742845		1998-04-21	Wagner	
	4	5757917		1998-05-26	Rose, et al.	
	5	5778173		1998-07-07	Apte	
	6	5796831		1998-08-18	Paradinas, et al.	
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DL	9	5815657		1998-09-29	Williams, et al.	
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	11	5857079		1999-01-05	Claus, et al.	
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	17	5905908		1999-05-18	Wagner	
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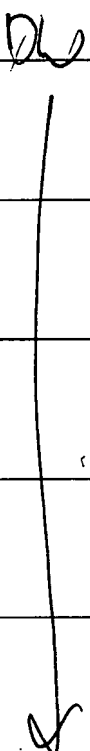
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	21	5920058		1999-07-06	Weber, et al.	
	22	5920629		1999-07-06	Rosen	
	23	5920847		1999-07-06	Kolling, et al.	
	24	5936226		1999-08-10	Aucsmith	
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	27	6199079		2001-03-06	Gupta, et al.	
	28	6199762		2001-03-13	Hohle	
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	31	6338048		2002-01-08	Mori	
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	33	6657614		2003-12-02	Ito, et al.	
	34	6873974		2005-03-29	Schutzer	
	35	7051925		2006-05-30	Schwarz, Jr.	
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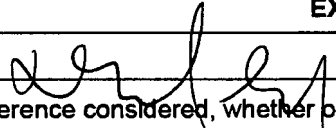
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